

In re:  
Rafael Alfaro  
Vanessa Alfaro  
Debtors

Case No. 22-16267-BB  
Chapter 7

District/off: 0973-2  
Date Rcvd: Mar 06, 2023

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Rafael Alfaro, Vanessa Alfaro, 2952 Jojoba Terrace, Palmdale, CA 93550-1034
41355805	+ Meadow River Investments, LLC, c/o Verus Law Group, 2623 W Manchester Blvd, Inglewood, CA 90305-2433

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: EDD.COM	Date/Time	Recipient Name and Address
smg		Mar 07 2023 05:27:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Mar 07 2023 05:30:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Mar 07 2023 00:32:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
41355803	+ EDI: PHINAMERI.COM	Mar 07 2023 05:27:00	Americredit / GM Financial, PO Box 181145, Arlington, TX 76096-1145
41355804	EDI: LCIICSYSTEM	Mar 07 2023 05:27:00	IC System, 444 Highway 96 E, Saint Paul, MN 55127-2557
41383485	+ Email/Text: gocadle@cadleco.com	Mar 07 2023 00:33:00	Meadow River Investments, L.L.C., 100 North Center Street, Newton Falls, OH 44444-1321
41355806	+ Email/Text: bankruptcy@golden1.com	Mar 07 2023 00:33:00	The Golden 1 Credit Union, PO Box 15966, Sacramento, CA 95852-0966

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Courtesy NEF
cr	*+	Meadow River Investments, L.L.C., 100 North Center Street, Newton Falls, OH 44444-1321

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Page 2 of 2

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 08, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2023 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Rafael Alfaro bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Benjamin Heston	on behalf of Joint Debtor Vanessa Alfaro bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Jennifer K Hoffstetter	on behalf of Creditor Meadow River Investments L.L.C. jennifer.hoffstetter@cadleco.com
Rosendo Gonzalez (TR)	rgonzalez@ecf.axosfs.com rossgonzalez@gonzalezplc.com;jzavala@gonzalezplc.com;zig@gonzalezplc.com:gig@gonzalezplc.com
United States Trustee (LA)	ustpregion16.la.ecf@usdoj.gov
Valerie Smith	on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Rafael Alfaro</b>	Social Security number or ITIN <b>xxx-xx-9403</b>
	First Name Middle Name Last Name	
Debtor 2	<b>Vanessa Alfaro</b>	EIN <b>-----</b>
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN <b>xxx-xx-6592</b>
United States Bankruptcy Court <b>Central District of California</b>		
Case number: <b>2:22-bk-16267-BB</b>		

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rafael Alfaro

Vanessa Alfaro

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition] [include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 3/6/23

Debtor 2 Discharge Date: 3/6/23

**Dated:** 3/6/23

**By the court:** Sheri Bluebond  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

17/AUTU

For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**